

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Cathleen E. Schmidt-Ruchinsky  
Debtor

Case No. 19-00962-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Jun 01, 2022

User: AutoDocke  
Form ID: pdf010

Page 1 of 2  
Total Noticed: 2

## CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2022:**

Recip ID	Recipient Name and Address
5170789	+ Cumberland County Adult Probation, 4 East Liberty Ave, Carlisle, PA 17013-3308

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5178959	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 01 2022 18:47:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com
John Matthew Hyams	on behalf of Debtor 1 Cathleen E. Schmidt-Ruchinsky jmh@johnhyamslaw.com acb@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com

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United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:	CHAPTER 13
Cathleen E. Schmidt-Ruchinsky	
Debtor	
	CASE NO. 1:19-bk-00962-HWV
Cathleen E. Schmidt-Ruchinsky	
Movant	
v.	
M & T Bank	
Pennsylvania Department of Revenue	
Cumberland County Adult Probation	
Jack N. Zaharopoulos, Trustee	
Respondents	

**ORDER APPROVING SALE OF REAL PROPERTY  
FREE AND CLEAR OF LIENS, CLAIMS AND ENCUMBRANCES  
AND APPROVING DISTRIBUTION OF PROCEEDS  
PURSUANT TO 11 U.S.C. 363(f)**

The Motion of the Debtor, Cathleen E. Schmidt-Ruchinsky, to Approve the Sale of Real Property Free and Clear of Liens, Claims and Encumbrances and Approving Distribution of Proceeds (“Motion”) having come this day before the Court, and following notice to creditors in the above case and an opportunity for a hearing thereon, and the Court believing that the sale of the Real Property (as defined below) is in the best interest of the Debtor and their estate, and that such sale is made in good faith, and that the consideration offered is fair and reasonable, it is

HEREBY ORDERED that:

1. Cathleen E. Schmidt-Ruchinsky, Debtor herein, is authorized to sell the Real Property located at and known as 6330 Mercury Dr. Mechanicsburg, Cumberland County, Pennsylvania (the “Real Property”), under the terms of and pursuant to that certain Agreement between the Debtor, as Seller, and Kakali Das and Raj Kumar Das as Buyers, (the “Agreement”) and as set forth in the Motion. Such sale shall be Kakali Das and Raj Kumar Das for the total consideration of \$366,000.00.
2. The sale of the Real Property shall be free and clear of all liens, claims and encumbrances, except for easements and rights of way of record as may exist upon or under such Real Property. All liens will attach to the proceeds in the order of their priority subject to the distribution set forth in this Order.
3. The sale shall be free and clear of all real estate taxes and such other allowed claims, subject to the distribution set forth in this Order and payments of such real estate taxes.

4. The distribution of the funds generated by the sale of the Real Property shall be as follows:

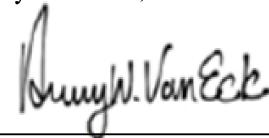
- a. Any notarization or incidental recording fees required to be paid by the Debtor, as Seller.
- b. Payment of the costs and expenses involved with the sale of the Real Property as set forth in the Agreement for Sale.
- c. Any costs associated with the preparation of the deed, processing fees, and normal services with respect to closing to be paid by Debtor, as Seller.
- d. Closing costs and expenses to be paid in accordance with the terms of the Agreement for Sale and any addendums to the said Agreement for Sale.
- e. Settlement fees, tax certifications, and overnight/express mail charges, if any, required to be paid by Debtor, as Seller.
- f. Attorney's fees in an amount of \$3,500.00 payable to the Law Offices of John Hyams, payable on account of services in connection with this sale. Such fees shall be held in escrow by Debtor's counsel pending approval of a related fee application.
- g. Realty transfer tax, if any, required to be paid by Debtor, as Seller.
- h. Real estate commission of four and one-half percent (6%) of the total sales consideration for services rendered to Seller by RSR Realtors, LLC in the connection with this sale.
- i. Any present or past due real estate taxes owed on the Real Property, prorated to the date of sale.
- j. Providing for payment to be paid to M & T Bank will be paid in full at closing, by the title company, pursuant to a proper payoff statement, and that any short-sale must be approved by Respondent.
- k. Providing for payment to be paid to Pennsylvania Department of Revenue in an amount sufficient to pay the allowed secured claim in full.
- l. Providing for payment to be paid to Cumberland County Adult Probation in an amount sufficient to pay the allowed secured claim in full.
- m. Providing for payment to the Standing Chapter 13 Trustee Jack N. Zaharopoulos in an amount to sufficient to pay all allowed unsecured claims in full.
- n. Providing for payment to Debtor of all remaining proceeds on account of Debtor's exemption provided by 11 U.S.C. 522(d).

5. The Debtor is empowered and ordered to execute any and all documents necessary to effectuate the sale of the Real Property.

6. Fed.R.Bankr.P. Rule 6004(h) is not applicable, and the Real Property may be sold and purchased promptly.

7. Upon payment of the appropriate fee, the Clerk's Office shall provide the Debtor with certified copies of this Order, as are necessary to be recorded in the Recorder of Deeds Offices of Cumberland County, Pennsylvania.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge  
Dated: June 1, 2022